NOV 2. 8 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Robert A. Foster

Assignee:

Financial Systems Technology Pty. Ltd.

Title:

Data Processing System for Complex Pricing and Transactional

Analysis

Serial No.:

09/535,573

Filing Date:

March 27, 2000

Examiner:

Cuong H. Nguyen

Group Art Unit:

3625

Docket No.:

M-4540-1C US

San Jose, California November 21, 2005

MAIL STOP AMENDMENT COMMISSIONER FOR PATENTS P.O. BOX 1450 ALEXANDRIA, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

This submission responds to the Office Action of November 2, 2005.

Claims 47-86 are pending.

The Examiner rejected Claims 47-86 under the judicially-created doctrine of obviousness-type double-patenting. Pursuant to 37 C.F.R. § 1.130(b), Applicant submits herewith a Terminal Disclaimer to obviate the Examiner's rejection.

Accordingly, all pending claims (i.e., Claims 47-86) are allowable. If the Examiner has any questions regarding the above, the Examiner is respectfully requested to telephone the undersigned Attorney for Applicant at 408-392-9250.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents,

P.O. Box 1450, Alexandria, VA 22313-1450 on November 21,

2005.

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Attorney for Applicant

Date of Signature

Respectfully submitted,

Edward C. Kwok Attorney for Applicant

Reg. No. 33,938

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